

**STATE OF MICHIGAN**  
**DEPARTMENT OF LABOR AND ECONOMIC GROWTH**  
**OFFICE OF FINANCIAL AND INSURANCE SERVICES**  
**Before the Commissioner of Financial and Insurance Services**

**Office of Financial and Insurance Services,  
Petitioner**

**v**

**Megan J. Stuchell,  
Respondent**

**Enforcement Case No. 07-5243**

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**For the Petitioner:**

**William Peattie  
Office of Financial & Insurance Services  
P.O. Box 30220  
Lansing, MI 48909-7720**

**For the Respondent:**

**Megan J. Stuchell  
229 N. Wolcott Street  
Hillsdale, MI 49242**

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**Issued and entered  
this 6th day of March 2008  
by Ken Ross  
Commissioner**

**FINAL DECISION**

On January 5, 2008, Chief Deputy Commissioner Frances K. Wallace issued an Order for Hearing and Order to Respond in this case. The Order for Hearing set forth detailed allegations that Respondents had violated provisions of the Michigan Insurance Code (MCL 500.100, *et seq.*). The Order to Respond required Respondents to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations stated in the complaint, request an adjournment, or file a statement that Respondents plans to attend the hearing. Respondents failed to take any of these actions.

On January 30, 2008, the Petitioner filed a Motion for Final Decision by Default. Given Respondents' failure to comply with the Order to Respond, Petitioner's motion is granted.

The factual allegations and conclusions of law stated in the complaint are adopted and made part of this Final Decision.

**ORDER**

1. In accordance with section 1244 of the Michigan Insurance Code, Respondent shall cease and desist from violating sections 249, 1207(1), 1239(1)(d), and 1247(2) of the Michigan Insurance Code.

2. It is further ordered, pursuant to sections 1244 of the Michigan Insurance Code, that the Respondent's insurance producer license is revoked.